

BZ
Cont

cross referencing the payroll deduction card account to the payroll of said employee,
wherein a charge applied to said payroll deduction card account is automatically and
dynamically deducted from said payroll;

applying said charge to said payroll deduction card account; and

~~debiting said payroll automatically and dynamically in the amount of said charge.~~

a1
Sub
C2

2. (Amended) The method of claim 1 further comprising:

establishing a number of pay periods during which payroll deductions can occur; and

establishing a credit limit for said employee.

a2

6. (Amended) The method of claim 1, further comprising the steps of periodically
providing, by the employer, a list with information about employees who qualify to participate to
use said payroll deduction card account, and storing the list with information in a system
database.

7. (Amended) The method of claim 6, wherein submitting information on said payroll
deduction card account, further comprises entering information stored on a magnetic strip on said
a payroll deduction card into a network infrastructure.

8 10. (Amended) The method of claim 7, further comprising storing information in the system
database in a network processor database and periodically synchronizing information in the
system database and information in the network processor database.

a3
9

8
11. (Amended) The method of claim 10 further comprising storing the employee account
information on a magnetic strip on said payroll deduction card.

9
10 12. (Amended) The method of claim 11 further comprising using the account information on
the magnetic strip and information on the network processor database to verify the employee's

a3 employment status and account information and to verify that a submitting merchant is a participating merchant.

a4 18. (Amended) The method of claim 1 further comprising notifying the employee of
1) transactions conducted on their payroll deduction card account.

12 24. (Amended) The method of claim 1 further comprising issuing a payroll deduction card including a microchip for storing the employee account information and purchasing history and updating information on the chip to reflect each transaction.

a5 13 25. (Amended) The method of claim ¹²24, wherein issuing said payroll deduction card further comprises creating private brand cards for execution on an existing network infrastructure.
